

HAPPY NEW YEAR

2020

Happy New Year! Our team at Solutions North Bank would like to thank you, our customer, for making 2019 a great success. We wish you all the best in the New Year. We hope this New Year and new decade is filled with happiness, good health, joy and financial prosperity.

## NEW YEAR: A NEW LOOK AT YOUR MONEY HABITS

With a new year comes the feeling of a fresh start. A season to begin with a clean slate and set new goals. Many are working on their resolutions to exercise more, eat healthier or go to bed earlier. But have you thought about your spending habits in the past year? Here are some ideas for your financial resolutions in 2020.

### NEW SAVINGS ACCOUNT

Think about what you want to save in 2020 and open a savings account to get to your goal. You can even ask us to label the account for you so when you look at it – you are reminded while you are saving. Try “Dream Home”, “Vacation to France”, “Hannah’s College Fund”, “Emergency Fund” – remembering why you are saving will give you a purpose to use the account.

Commit to depositing a set amount on a regular basis to get in the habit of saving. For example, deposit \$25 on the first Friday of every month when you get your first paycheck. Set up automatic withdraws from your checking account to your savings so you can ensure that amount is saved.

### PAY DOWN OLD DEBT IN THE NEW YEAR

Thinking about paying off debt can feel overwhelming and scary. Use the New Year and the fresh start to face your fears. Make a list of your debts, the monthly payment, current balance, interest rates and maturity dates and make a plan of execution. Experts recommend focusing on either debts with the highest rates or with the lowest balances to pay off. *Cont. page 2*



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Start by adding a small amount to one of your payments. If you are currently paying \$100 a month, try adding \$25 to that amount. Once you are more comfortable with that payment, add more and try to stay focused on your goal.

## GET ORGANIZED

Having organization in your finances is helpful to control and achieve your goals. Try making a budget, tracking your spending and putting a system in place to make sure your bills are paid on time every month. Watch your credit cards and bank statements for discrepancies or unexpected fees.

Organizing may seem daunting, so try starting small, with one task, and then add more as you get more comfortable. Check out the budgeting tool at the bottom!

## PROTECT YOUR MONEY

It's important to proactively protect your personal information, including your credit card and bank account numbers. Take charge of protecting your money this New Year. Do NOT give out your personal information to an unsolicited request, whether it's on the phone or on the internet. Monitor your statements (bank and credit card) for unusual activity. Catching unusual transactions early will help you take steps to prevent more damage if your information has been stolen.

Try changing your passwords regularly to protect yourself from online scams and theft. If you have been using the same passwords for your finances for a while, it might be time to try a different password. Longer, more difficult password (try using a sentence) are more likely to keep your money safe.

HOW MUCH CAN I SAVE?	WHERE SHOULD I PUT MY SAVINGS		
Income:			
ex. \$3,450.00			
Total Expenses:			
ex. \$3,050.00			
Total Savings			
ex. \$400.00			
	Savings	40%	ex. \$160
	Emergency	25%	\$100
	Debt Payoff	20%	\$80
	Other Goals	15%	\$60
	Total	100%	\$ \$400

Fill in this

25% 40% 20% 15%

\$400

15% Other Goals 25% Emergency 20% Debt Payoff 20% Savings

WHAT ARE MY EXPENSES?	
Description:	Amount:
ex. Car	ex. \$300



# EMPLOYEES IN THEIR ELEMENT

SERVING YOU & OUR COMMUNITIES

*SNB Employees  
love Halloween!*

*Carissa threw  
herself a surprise  
baby shower!*

*Hill City has  
spirit, yes we do!*







# ROUND UP

## YOUR CHANGE

### SWIPE & SAVE

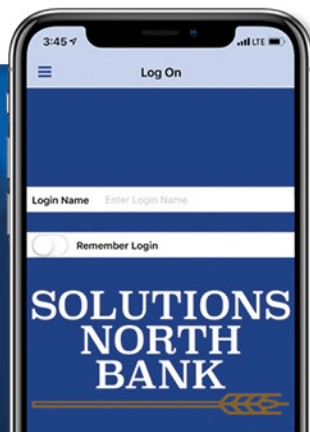
## HAVE YOU ACTIVATED OUR NEW ROUND UP FEATURE YET?

With our new Round Up feature you can round your debit card purchases up to the nearest dollar – and the extra change will be automatically deposited into your account. It's a great and easy way to start saving!\*

Stop by one of our branches or call today to have the Round Up feature activated on your debit card.

During the month of November, the Solutions North Bank branches had customers round up their extra change and bring it in. We donated the money to our local food banks. It always feels good to give back during the holiday season!

*\*If on a business day you do not have the sufficient funds available in your checking account, or if any transaction has overdrawn your account, the daily round-up transfer for that day will not happen.*



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